

CITIZENS FIRST CORPORATION

| | CPP Disbursement Date 12/19/2008 | RSSD (Holding Company) 2750952 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | | |
| Assets | \$406 | \$410 | 0.9% | | |
| Loans | \$299 | \$295 | -1.3% | | |
| Construction & development | \$8 | \$15 | 86.0% | | |
| Closed-end 1-4 family residential | \$53 | \$52 | -1.3% | | |
| Home equity | \$24 | \$22 | -11.0% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$3 | \$3 | -15.6% | | |
| Commercial & Industrial | \$37 | \$33 | -12.2% | | |
| Commercial real estate | \$112 | \$111 | -1.0% | | |
| | | | | | |
| Unused commitments | \$34 | \$39 | 13.8% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$18 | \$23 | 29.4% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$29 | \$29 | -0.6% | | |
| Cash & balances due | \$10 | \$9 | -10.2% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$360 | \$367 | 1.9% | | |
| Deposits | \$332 | \$343 | 3.4% | | |
| Total other borrowings | \$26 | \$22 | -15.4% | | |
| FHLB advances | \$26 | \$22 | -15.4% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$47 | \$43 | -6.7% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 10.2% | 9.6% | -- | | |
| Tier 1 risk based capital ratio | 13.2% | 12.6% | -- | | |
| Total risk based capital ratio | 14.4% | 13.8% | -- | | |
| Return on equity ¹ | 6.7% | 7.0% | -- | | |
| Return on assets ¹ | 0.8% | 0.8% | -- | | |
| Net interest margin ¹ | 4.3% | 4.1% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 93.1% | 394.0% | -- | | |
| Loss provision to net charge-offs (qtr) | 70.1% | 72.9% | -- | | |
| Net charge-offs to average loans and leases ¹ | 1.1% | 0.8% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.4% | 1.2% | 0.0% | 0.1% | -- |
| Home equity | 0.0% | 0.0% | 0.1% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.1% | 0.0% | 0.9% | 1.0% | -- |
| Commercial & Industrial | 3.3% | 0.5% | 0.2% | 1.7% | -- |
| Commercial real estate | 3.5% | 0.3% | 0.6% | 0.1% | -- |
| Total loans | 2.1% | 0.4% | 0.3% | 0.3% | |